

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Edward Charles Hake, Jr.
Debtor

Case No. 18-01101-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Aug 09, 2023

User: AutoDocket
Form ID: 3180W

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2023:

Recip ID	Recipient Name and Address
db	+ Edward Charles Hake, Jr., 818 West Street, Lewisberry, PA 17339-9100
5036682	+ Lewisberry Area Joint Authority, PO Box 192, Lewisberry, PA 17339-0192
5036684	+ P. Daniel Altland, Esquire, 350 South Sporting Hill Road, Mechanicsburg, PA 17050-3061
5036685	+ Phelan Hallinan Diamond & Jones, One Penn Center Plaza, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
5053950	Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC N9286-01Y 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Aug 09 2023 18:34:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE O, Carrington Mortgage Services, 1600 South Douglas Road, Anaheim, CA 92806-5948
cr	+ EDI: WFFC2	Aug 09 2023 22:35:00	Wells Fargo Bank, N.A., MAC # N9286-01Y, 1000 Blue Gentian Rd, Eagan, MN 55121-1663
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Aug 09 2023 18:34:00	Wilmington Savings Fund Society, FSB, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
5061288	+ EDI: CINGMIDLAND.COM	Aug 09 2023 22:35:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
5036678	+ Email/Text: bankruptcy@credencerm.com	Aug 09 2023 18:34:00	Credence Resource Management, PO Box 2300, Southgate, MI 48195-4300
5063769	EDI: DIRECTV.COM	Aug 09 2023 22:35:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
5039363	EDI: DISCOVER.COM	Aug 09 2023 22:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5036679	EDI: DISCOVER.COM	Aug 09 2023 22:35:00	Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025
5036680	EDI: DCI.COM	Aug 09 2023 22:35:00	Diversified Consultants, Inc., 10550 Deerwood Park Boulevard #309, PO Box 551268, Jacksonville, FL 32255-1268
5036681	Email/Text: BNSFN@capitalsvcs.com	Aug 09 2023 18:34:00	First National Credit Card / Legacy, PO Box 5097, Sioux Falls, SD 57117
5036683	+ Email/Text: unger@members1st.org	Aug 09 2023 18:34:00	Members 1st Federal Credit Union, 5000 Louise Drive, PO Box 40, Mechanicsburg, PA 17055-0040
5535292	+ EDI: AISMIDFIRST	Aug 09 2023 22:35:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051

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5535291	+ EDI: AISMIDFIRST	Aug 09 2023 22:35:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
5036686	EDI: PRA.COM	Aug 09 2023 22:35:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
5057796	EDI: PRA.COM	Aug 09 2023 22:35:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5036687	Email/Text: signed.order@pfwattorneys.com	Aug 09 2023 18:34:57	Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
5062962	EDI: AIS.COM	Aug 09 2023 22:35:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5036688	+ EDI: WFFC2	Aug 09 2023 22:35:00	Wells Fargo Home Mortgage, Attn: Bankruptcy Department, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5391315		WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE, 1600 South Douglas Road, Anaheim, CA 92, WILMINGTON SAVINGS FUND SOCIETY, FSB, AS, 1600 South Douglas Road, Anaheim, CA 92
5391314		WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE, 1600 South Douglas Road, Anaheim, CA 92

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael Patrick Farrington	on behalf of Creditor MidFirst Bank mfarrington@kmlawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Edward Charles Hake Jr. pmurphy@dplglaw.com, kgreene@dplglaw.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Edward Charles Hake Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2781

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-01101-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward Charles Hake Jr.

8/9/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.